

FIG. 1 (PRIOR ART)

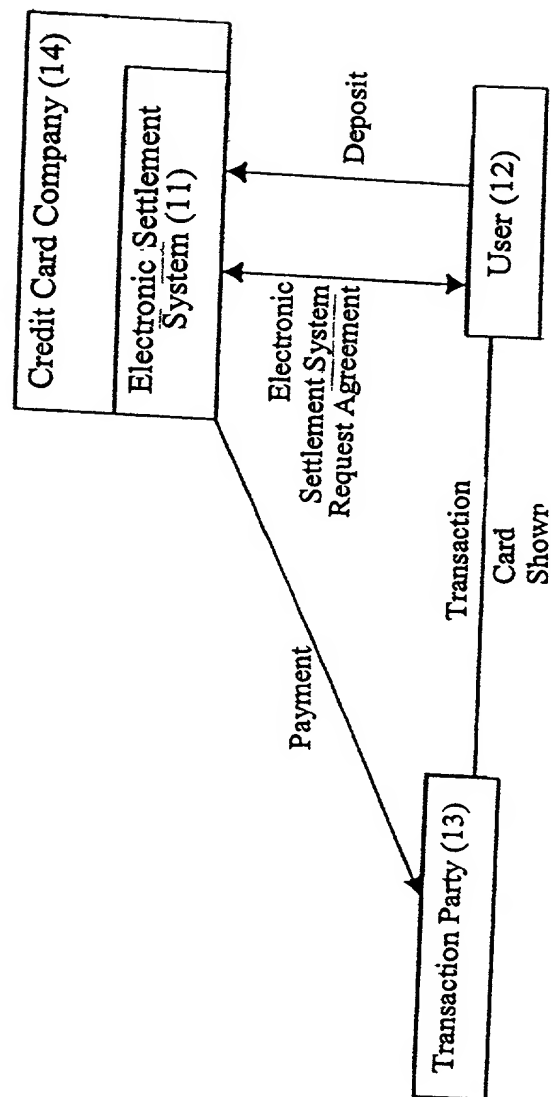


FIG. 2

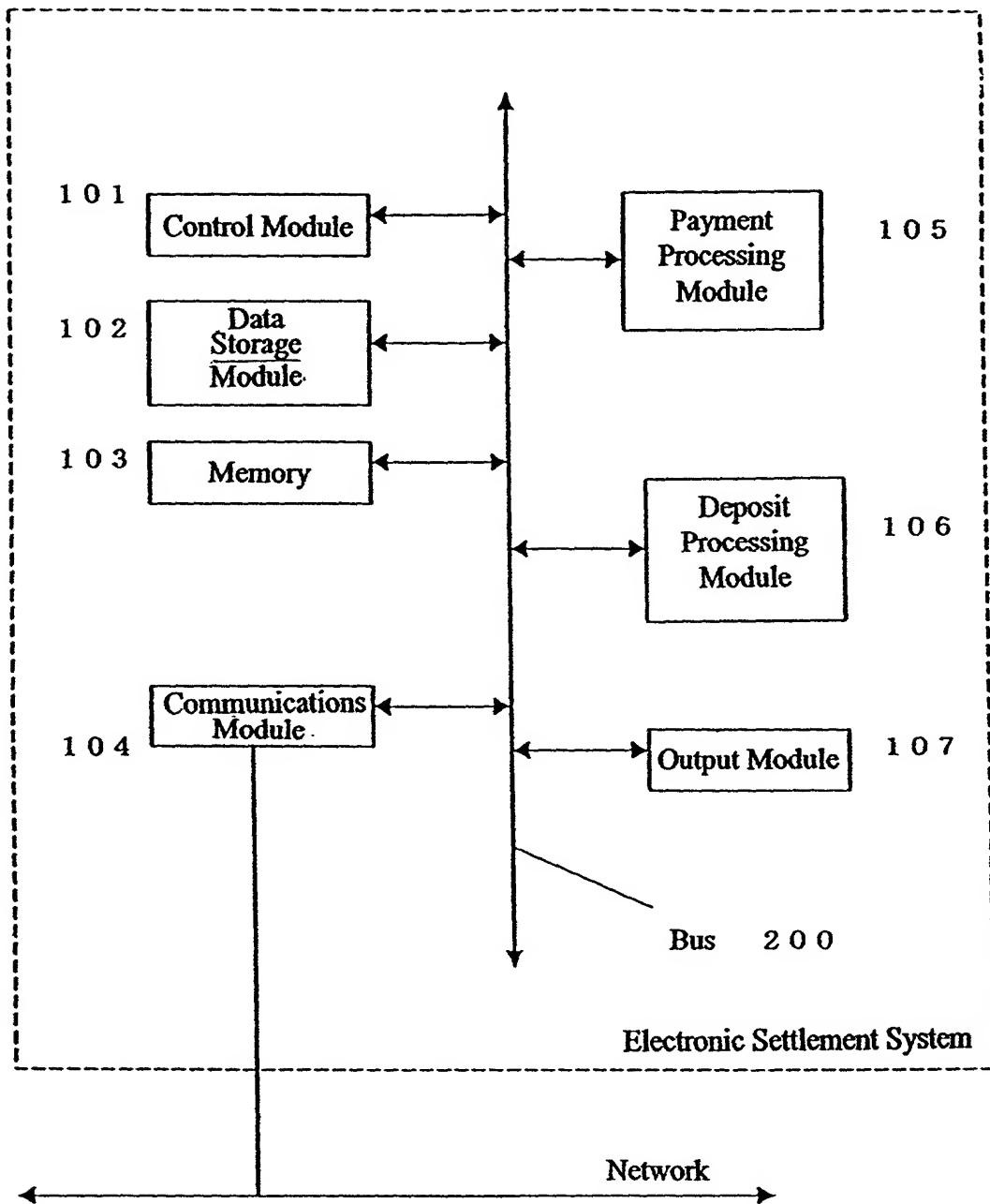


FIG. 3

	Expense Category	Settlement Method	Requested Period	Payment Amount for Period	Scheduled Payment Date	Payment Amount for Each Time	Available Credit	Credit Period
(1)	Office Rent	Wire Transfer	April 1, 2001 ~ March 31, 2005	\$96,000	1 <sup>st</sup> of each month during requested period.	\$2,000	Up to \$10,000.	3 Months
(2)	Research Material Costs	Corporate Card ①	April 1, 2001 ~ March 31, 2005	\$500,000	When card used.	Each time up to \$2,000.	Up to \$10,000.	6 Months
(3)	Indirect Equipment Procurement Costs	Corporate Card ②	April 1, 2001 ~ March 31, 2005	\$500,000	When card used.	Each time up to \$2,000.	Up to \$10,000.	6 Months
(4)	Research Request Costs	Wire Transfer	October 1, 2001 ~ October 31, 2003	\$300,000	1 <sup>st</sup> of each month during requested period.	\$100,000	Up to \$20,000.	6 Months
(5)	Business Trip Travel Expenses	Corporate Card ③	June 1, 2001 ~ December 31, 2003	\$40,000	When card used.	Each time up to \$2,000.	Up to \$30,000.	6 Months
(6)	Miscellaneous Expenses	Corporate Card ④	June 1, 2001 ~ December 31, 2003	\$20,000	When card used.	Each time up to \$10,000.	Up to \$10,000.	6 Months
(7)								

FIG. 4

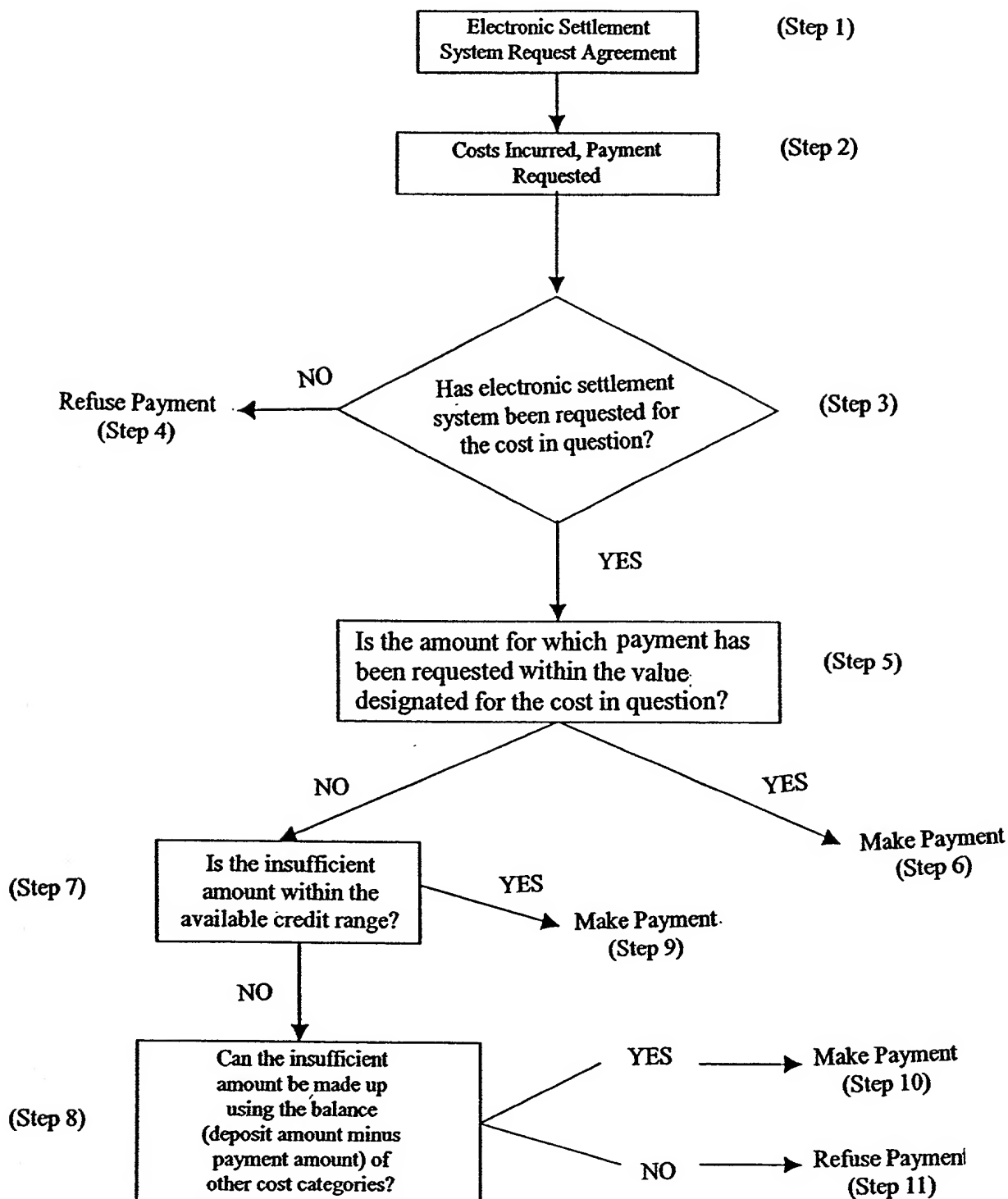


FIG. 5